



STATE OF WEST VIRGINIA  
OFFICE OF THE ATTORNEY GENERAL  
DARRELL V. MCGRAW, JR.  
CONSUMER PROTECTION DIVISION  
1-800-368-8808 or 304-558-8986

# Press Release

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## FOR IMMEDIATE RELEASE

**January 19, 2010**

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### **Attorney General McGraw Executes Assurance of Discontinuance with American Neighborhood Housing Foundation.**

Attorney General Darrell McGraw today executed an Assurance of Discontinuance with American Neighborhood Housing Foundation, a Virginia company taking advance fees from West Virginia consumers to obtain loan modifications for consumers' mortgages.

The Consumer Protection Division of the Attorney General's office received a complaint from a consumer who paid American Neighborhood Housing Foundation to obtain a loan modification for her. Not only did the consumer have to obtain a loan modification on her own, the business refused to refund her money.

In West Virginia, a business cannot charge an advance fee to obtain a loan modification. The Attorney General's office also obtained refunds for two consumers, including Kathy Reed from Buckhannon, West Virginia, who nearly lost her home.

"West Virginia consumers who need help in obtaining loan modifications should be aware there are free resources available; they do not have to pay advance fees to a company," said Attorney General McGraw.

Any persons wishing to file a complaint about a consumer matter or to alert the Attorney General about unfair or deceptive practices may do so by calling the Consumer Protection Hot Line, 1-800-368-8808.

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